

CLAIMS

What is claimed is:

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out*

1. A method for conducting a transaction over a network, the network including a first system and a second system, the method comprising the steps of:

- a) initiating a transaction;
- b) comparing a value of the first system with a value of the second system; and
- c) continuing the transaction based on the comparison.

2. The method of claim 1 wherein the first system comprises a client system and the second system comprises a server system.

3. The method of claim 2 wherein the value of the client system is in a persistent client-side data file.

4. The method of claim 3 wherein the persistent client-side data file comprises a cookie.

5. The method of claim 4 wherein step b) further comprises:

- b1) allowing the server system to compare the value in the cookie with the value in the server system.

6. The method of claim 5 wherein if the value in the cookie does not match the value in

1 10. The method of claim 9 wherein step c2) is performed in response to a payment
2 transaction from the client system to the server system.

1 11. A system for conducting a transaction over a network, the network including a first
2 system and a second system, the system comprising:

3 means for initiating a transaction;

4 means for comparing a value of the first system with a value of the second system;

5 and

6 means for continuing the transaction based on the comparison.

1 12. The system of claim 11 wherein the first system comprises a client system and the
2 second system comprises a server system.

1 13. The system of claim 12 wherein the value of the client system is in a persistent
2 client-side data file.

1 14. The system of claim 13 wherein the persistent client-side data file comprises a
2 cookie.

1 15. The system of claim 14 wherein the means for comparing further comprises:
2 means for allowing the server system to compare the value in the cookie with the
3 value in the server system.

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1 16. The system of claim 15 wherein if the value in the cookie does not match the value
2 in the server system, the means for continuing the transaction further comprises:

3 means for generating an encryption key;

4 means for storing a portion of the encryption key in the cookie; and

5 means for storing the entire encryption key on the server system.

1 17. The system of claim 16 wherein the means for continuing the transaction further
2 comprises:

3 *as is*
4 *cont'd* means for allowing the server system to transfer encrypted information to the client
5 system; and

6 means for allowing the server system to transfer a remaining portion of the
7 encryption key to the client system whereby the encryption key is capable of being utilized
by the client system to decrypt the encrypted information.

1 18. The system of claim 17 wherein the means for allowing the server system to transfer
2 a remaining portion of the encryption key is performed in response to a payment transaction
3 from the client system to the server system.

1 19. The system of claim 15 wherein if the value in the cookie does match the value in
2 the server system, the means for continuing the transaction further comprises:

3 means for allowing the server system to transfer encrypted information to the client
4 system; and

5 means for allowing the server system to transfer a remaining portion of the

6 encryption key to the client system whereby the encryption key is capable of being utilized
7 by the client system to decrypt the encrypted information.

1 20. The system of claim 19 wherein the means for allowing the server system to transfer
2 a remaining portion of the encryption key is performed in response to a payment transaction
3 from the client system to the server system.

1 21. A computer readable medium containing program instructions for conducting a
2 transaction over a network, the network including a first system and a second system, the
3 program instructions comprising the steps of:

- 4 a) initiating a transaction;
5 b) comparing a value of the first system with a value of the second system; and
6 c) continuing the transaction based on the comparison.

1 22. The computer readable medium of claim 21 wherein the first system comprises a
2 client system and the second system comprises a server system.

1 23. The computer readable medium of claim 22 wherein the value of the client system is
2 in a persistent client-side data file.

1 24. The computer readable medium of claim 23 wherein the persistent client-side data
2 file comprises a cookie.

4 system; and

5 c2) allowing the server system to transfer a remaining portion of the encryption
6 key to the client system whereby the encryption key is capable of being utilized by the client
7 system to decrypt the encrypted information.

1 30. The computer readable medium of claim 29 wherein step c2) is performed in
2 response to a payment transaction from the client system to the server system.

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